

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GRETCHEN M. STEWART

Debtor(s)

Case No. 11-25818JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2011, and was converted to chapter 13 on 10/12/2011.
- 2) The plan was confirmed on 11/23/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/09/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/01/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,674.20.
- 10) Amount of unsecured claims discharged without payment: \$24,948.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,124.00
Less amount refunded to debtor	\$874.82

NET RECEIPTS: **\$64,249.18**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,675.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,239.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,914.85**

Attorney fees paid and disclosed by debtor: \$1,425.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	227.58	NA	NA	0.00	0.00
AAS DEBT RECOVERY INC/AMERICA	Unsecured	143.00	NA	NA	0.00	0.00
ADELPHIA	Unsecured	312.62	NA	NA	0.00	0.00
ADT SECURITY SERVICES INC	Unsecured	290.37	NA	NA	0.00	0.00
AFNI	Unsecured	389.96	NA	NA	0.00	0.00
AFNI	Unsecured	150.69	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	246.00	NA	NA	0.00	0.00
AMERICAN EAGLE OUTFITTER/GEC	Unsecured	109.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	2,650.19	2,650.19	2,574.66	2,574.66	0.00
AVON PRODUCTS++	Unsecured	556.64	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	47,356.00	64,460.84	0.00	25,945.08	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	0.00	18,144.33	18,144.33	18,144.33	0.00
BAYVIEW LOAN SERVICING LLC**	Priority	0.00	1,227.00	1,227.00	1,227.00	0.00
CENTERS FOR REHAB SERVICES	Unsecured	345.00	NA	NA	0.00	0.00
CENTRAL CREDIT	Unsecured	87.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	6,629.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	1,052.66	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	1,149.95	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	62.92	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	174.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	198.27	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	271.28	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	271.00	271.28	271.28	268.81	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	1,400.00	2,518.78	2,518.78	2,495.82	0.00
EAST SUBURBAN REHAB ASSOCIAT	Unsecured	84.06	NA	NA	0.00	0.00
EQUITABLE GAS CO (*)	Unsecured	646.69	646.69	646.69	640.80	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	270.00	NA	NA	0.00	0.00
HOUSEHOLD CREDIT SERVICES	Unsecured	665.00	NA	NA	0.00	0.00
MERCY HOSPITAL	Unsecured	135.87	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	7,702.04	8,784.53	8,784.53	8,704.47	0.00
NCO FINANCIAL SYSTEMS INC**	Unsecured	105.16	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROBERT S HEILBRONNER DMD	Unsecured	157.60	NA	NA	0.00	0.00
SPRINT TOGETHER WITH NEXTEL**	Unsecured	336.42	336.42	336.42	333.36	0.00
ST CLAIR HOSPITAL	Unsecured	335.70	NA	NA	0.00	0.00
THE CBE GROUP++	Unsecured	504.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE(*)	Unsecured	10,180.38	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$25,945.08	\$0.00
Mortgage Arrearage	\$18,144.33	\$18,144.33	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,144.33	\$44,089.41	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,227.00	\$1,227.00	\$0.00
TOTAL PRIORITY:	\$1,227.00	\$1,227.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,132.36	\$15,017.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,914.85</u>	
Disbursements to Creditors	<u>\$60,334.33</u>	
TOTAL DISBURSEMENTS :		<u>\$64,249.18</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.